

**COVERRX
FREQUENTLY ASKED QUESTIONS**

1. What is CoverRx?

CoverRx is a pharmacy assistance plan designed for the uninsured or for those who have insurance without a pharmacy benefit. CoverRx provides access to more than 250 generic medications, in addition to insulin and diabetic supplies, all with low co-pays based on a member's income.

2. What are the requirements for eligibility?

- Tennessee resident (6 months)
- U.S. Citizen or qualified legal alien
- Age 19 to 64
- Uninsured or insured with no pharmacy coverage
- Household income at or below 250 percent of the federal poverty level (\$53,000 per year for a family of four)

3. What are the specific income requirements?

Number in Household	Maximum Income
1	\$27,075
2	\$36,425
3	\$45,775
4	\$55,125
5	\$64,475
6	\$73,825
7	\$83,175
8	\$92,525

*Income guidelines are subject to change.

4. What is covered?

CoverRx will provide members with affordable access to more than 250 generic medications, as well as some name brands of insulin, diabetic supplies and mental health drugs. CoverRx is not insurance and will not cover physician visits or hospitalization.

5. Are there limits on the number of prescriptions someone can get through CoverRx?

Yes. CoverRx will pay for five prescriptions per month. Insulin and diabetic supplies are excluded from the prescription limit.

6. What is the cost for participating in CoverRx

Because CoverRx is not insurance, there are no monthly premiums and no cost to join. Members are responsible for affordable, income-based co-pays when they fill prescriptions. Participants will pay a discounted price for any drugs that are not covered.

CoverRx Co-Pay Sliding Scale Based on Income			
Persons in Household	At or Below FPL	101% to 150% FPL	151% to 250% FPL
1	\$10,830	\$10,831 - \$16,245	\$16,246 - \$27,075
2	\$14,570	\$14,571 - \$21,855	\$21,856 - \$36,425
3	\$18,310	\$18,311 - \$27,465	\$27,466 - \$45,775
4	\$22,050	\$22,051 - \$33,075	\$33,076 - \$55,125
5	\$25,790	\$25,791 - \$38,685	\$38,686 - \$64,475
6	\$29,530	\$29,531 - \$44,295	\$44,296 - \$73,825
7	\$33,270	\$33,271 - \$49,905	\$49,906 - \$83,175
8	\$37,010	\$37,011 - \$55,515	\$55,516 - \$92,525
Co-Pay Structure			
Generics: 30 day supply	\$3	\$5	\$8
Generics: 90 day supply*	\$3	\$10	\$16
Brand/Insulin/Diabetic Supplies: 30 day supply or up to covered limit	\$5	\$8	\$12
All Others	Lesser of Discount, MAC or U&C	Lesser of Discount, MAC or U&C	Lesser of Discount, MAC or U&C
*90 day supplies available only through mail order and select retail pharmacies that have chosen to participate. Check with your local pharmacy to see if 90 day supplies are available at that location.			

*2008 FPL Guidelines. These amounts are subject to change annually.

7. **Is there co-pay assistance?**
No, although co-pays are on a sliding scale based on income.
8. **How do I apply?**
Applications are available for download at www.CoverTN.gov or by calling 1-866-COVERTN.
9. **What pharmacies accept CoverRx?**
There are more than 1,400 pharmacies in the CoverRx network, including most statewide chains.
10. **Can CoverRx members take advantage of other discount programs at retail pharmacies?**
Yes. Use of other discount programs, such as those offered by retail pharmacies, is encouraged.

11. Are there other resources for prescription assistance?

Yes. Below is a listing of some other programs and organizations which help the uninsured find prescription medications.

www.needymeds.com

Needy Meds provides information about patient assistance programs that provide no cost prescription medications to eligible participants.

www.pparx.com

PhRMA - The Pharmaceutical Research and Manufacturers of America provides information about discounted/free Prescription Drug Assistance Programs offered by drug manufacturers.

www.rxassist.org

Patient assistance programs are run by pharmaceutical companies to provide free medications to people who cannot afford to buy their medicine. RxAssist offers a comprehensive database of these patient assistance programs, as well as practical tools, news, and articles so that health care professionals and patients can find the information they need, all in one place.

www.rxhope.com

RxHope is exactly what its name implies...a helping hand to people in need in obtaining critical medications that they would normally have trouble affording. We act as your advocate in making the patient assistance program journey easier and faster by supplying vital information and help.

12. Is CoverRx available to those with Medicare Part D?

No. Medicare Part D is considered prescription drug coverage.

13. Why were these drugs chosen to be covered by CoverRx?

The CoverRx covered drug list includes frequently prescribed and used medications in the most common categories and includes medications intended for maintenance and episodic use.

14. Why is there a limit of five prescriptions per month?

Past experience for Tennessee pharmaceutical assistance shows that on average, three to five prescriptions covered the pharmaceutical needs of most participants. By placing the limit at five, and adding a short list of medications including insulin that do not count against the limit, CoverRx is able to adequately address the pharmaceutical needs of its members.

15. Can a member appeal the monthly prescription limit if they need more than five prescriptions?

There is no appeal process for exceptions to the five prescription limit, though the CoverRx card can be used as a discount card for drugs over the five script limit.

16. Is there a way to get brand name drugs with CoverRx?

The program does not pay for medications not on the covered drug list. The CoverRx card can be used as a discount card to purchase brand name drugs.

When available, members are encouraged to use patient assistance programs offered by many drug manufacturers.

- 17. What prescriptions are covered?**
The list of covered drugs will be included in every welcome packet, but can also be found at www.covertn.gov/web/coverrx_druglist.pdf. You can request a copy be mailed to you by calling 1-888-560-2649.
- 18. What is the "restricted" drug list?**
The restricted drug list is available only to those who are part of the Mental Health Safety Net and have been diagnosed as Severely and Persistently Mentally Ill (SPMI). This diagnosis is provided by the Community Mental Health Centers.
- 19. Do members have to reapply for CoverRx each year?**
CoverRx is designed to be an on-going program, and is funded on a recurring basis.
- 20. Does someone have to be currently taking medication to qualify for CoverRx?**
No. While the program is designed to support individuals with serious or immediate pharmacy needs, anyone who meets the eligibility criteria can join.
- 21. Are mail order prescriptions available?**
Yes, 90-day supplies of medications are available through a mail order system.
- 22. Are three month supplies of prescriptions available?**
Yes. A 90-day supply is available through mail order and through those local retail pharmacies which have opted to participate in the 90-day program.
- 23. Can CoverRx help members get prescriptions?**
All prescriptions must be written by a medical provider. CoverRx does not interface with providers on behalf of enrollees.
- 24. Do members receive a card?**
Yes. Anyone approved for CoverRx will receive a membership card along with a welcome packet.
- 25. What is the best way to learn more about CoverRx?**
Information is available at www.CoverTN.gov or by calling 1-866-COVERTN.